

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 23-14043-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard Persaud  
14 Congress Street  
Jersey City, NJ 07307

Social Security No.:  
xxx-xx-0923

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 7/22/24.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: July 23, 2024  
JAN: mcp

Jeanne Naughton  
Clerk

In re:  
Richard Persaud  
Debtor

Case No. 23-14043-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 23, 2024

User: admin  
Form ID: 148

Page 1 of 4  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2024:**

Recip ID	Recipient Name and Address
db	+ Richard Persaud, 14 Congress Street, Jersey City, NJ 07307-1036

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ EDI: BASSASSOC.COM	Jul 24 2024 00:39:00	Patti H. Bass, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 23 2024 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 23 2024 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519914203	+ Email/Text: EBNProcessing@afni.com	Jul 23 2024 20:49:00	AFNI, INC., ATTN: BANKRUPTCY, PO BOX 3427, BLOOMINGTON, IL 61702-3427
519914204	Email/Text: cs@aldouslegal.com	Jul 23 2024 20:49:00	ALDOUS AND ASSOCIATES, PLLC, ATTN: BANKRUPTCY, PO BOX 171374, HOLLADAY, UT 84117
519914205	+ Email/PDF: bncnotices@becket-lee.com	Jul 23 2024 21:08:46	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
520021591	+ EDI: BASSASSOC.COM	Jul 24 2024 00:39:00	Accelerated Inventory Mgt. LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
519967697	Email/PDF: resurgentbknofications@resurgent.com	Jul 23 2024 21:09:00	CACH, LLC c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519914206	+ Email/Text: bankruptcy@cavps.com	Jul 23 2024 20:50:00	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY, 500 SUMMIT LAKE DRIVE, SUITE 400, VAHALLA, NY 10595-2321
519914210	+ EDI: WFNNB.COM	Jul 24 2024 00:39:00	COMENITY BANK/ABARCORMBIE, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519914211	+ EDI: WFNNB.COM	Jul 24 2024 00:39:00	COMENITY BANK/EXPRESS, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519914213	+ EDI: WFNNB.COM	Jul 24 2024 00:39:00	COMENITY BANK/PIER 1, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519914214	+ EDI: WFNNB.COM	Jul 24 2024 00:39:00	COMENITY BANK/VICTORIA SECRET, ATTN: BANKRUPTCY, PO BOX 182125,

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Case Number	Communication Type	Recipient	Date/Time	Content
519915142	+ Email/Text: bankruptcy@cavps.com		Jul 23 2024 20:50:00	COLUMBUS, OH 43218-2125 Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
519914220	EDI: CITICORP		Jul 24 2024 00:39:00	MACYS/FDSB, ATTN: BANKRUPTCY, 9111 DUKE BOULEVARD, MASON, OH 45040
519914215	+ EDI: BLUESTEM		Jul 24 2024 00:39:00	FINGERHUT, ATTN: BANKRUPTCY, 6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820
519914217	+ EDI: AMINFOFP.COM		Jul 24 2024 00:39:00	FIRST PREMIER BANK, ATTN: BANKRUPTCY, PO BOX 5524, SIOUX FALLS, SD 57117-5524
519974640	+ Email/Text: nsm_bk_notices@mrcooper.com		Jul 23 2024 20:49:00	HSBC BANK USA, National Association as Trustee for, C/O Nationstar Mortgage LLC ATTN: Bankru, P.O. Box 619096, Dallas, TX 75261-9096
519914218	+ EDI: HFC.COM		Jul 24 2024 00:39:00	HSBC Bank USA, NA, P.O. Box 2013, Buffalo, NY 14240-2013
519914207	EDI: JPMORGANCHASE		Jul 24 2024 00:39:00	CHASE CARD SERVICES, ATTN: BANKRUPTCY, P.O. 15298, WILMINGTON, DE 19850
519914208	EDI: JPMORGANCHASE		Jul 24 2024 00:39:00	CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
519914219	^ MEBN		Jul 23 2024 20:50:49	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519929646	Email/PDF: resurgentbknotifications@resurgent.com		Jul 23 2024 20:57:43	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519914224	+ Email/Text: bankruptcydpt@mcmcg.com		Jul 23 2024 20:49:00	MIDLAND FUNDING/MIDLAND CREDIT MGMT, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069
519914223	+ Email/Text: bankruptcydpt@mcmcg.com		Jul 23 2024 20:49:00	Midland Funding, PO Box 2001, Warren, MI 48090-2001
519914225	+ Email/Text: jweaver@netcollections.net		Jul 23 2024 20:49:00	NETCOLLECTIONS, LLC, ATTN: BANKRUPTCY, 2774 N COBB PKWY, STE 109 #181, KENNESAW, GA 30152-3497
519914226	EDI: PRA.COM		Jul 24 2024 00:39:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502
519966065	EDI: PRA.COM		Jul 24 2024 00:39:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
519954930	EDI: PRA.COM		Jul 24 2024 00:39:00	Portfolio Recovery Associates, LLC, c/o Pc Richard, POB 41067, Norfolk VA 23541
519914228	Email/Text: signed.order@pfwattorneys.com		Jul 23 2024 20:48:00	Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519974603	+ Email/PDF: resurgentbknotifications@resurgent.com		Jul 23 2024 20:57:31	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdel, NY 14219-2553
519938279	EDI: Q3G.COM		Jul 24 2024 00:39:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
519914230	+ Email/PDF: resurgentbknotifications@resurgent.com		Jul 23 2024 20:56:34	RESURGENT CAPITAL SERVICES, ATTN: BANKRUPTCY, PO BOX 10497, GREENVILLE, SC 29603-0497
519914231	+ EDI: SYNC		Jul 24 2024 00:39:00	SYNCHRONY BANK/ OLD NAVY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519914232	+ EDI: SYNC			

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		Jul 24 2024 00:39:00	SYNCHRONY BANK/GAP, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519914233	+ EDI: SYNC	Jul 24 2024 00:39:00	SYNCHRONY BANK/JCPENNEY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519914234	+ EDI: SYNC	Jul 24 2024 00:39:00	SYNCHRONY/AMERICAN EAGLE, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519973241	+ EDI: AIS.COM	Jul 24 2024 00:39:00	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519914236	+ EDI: WFFC2	Jul 24 2024 00:39:00	WELLS FARGO BANK NA, ATTN: WELLS FARGO BANKRUPTCY, 1 HOME CAMPUS MAC X2303-01A, DES MOINES, IA 50328-0001
519937327	EDI: WFFC2	Jul 24 2024 00:39:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519914212	*+	COMENITY BANK/EXPRESS, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519914221	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, MACYS/FDSB, ATTN: BANKRUPTCY, 9111 DUKE BOULEVARD, MASON, OH 45040
519914222	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, MACYS/FDSB, ATTN: BANKRUPTCY, 9111 DUKE BOULEVARD, MASON, OH 45040
519914216	*+	FINGERHUT, ATTN: BANKRUPTCY, 6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820
519914209	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD SERVICES, ATTN: BANKRUPTCY, P.O. 15298, WILMINGTON, DE 19850
519914227	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502
519914229	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519914235	*+	SYNCHRONY/AMERICAN EAGLE, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2024 at the address(es) listed below:

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Name	Email Address
Courtney R. Shed	on behalf of Creditor Nationstar Mortgage LLC as servicing agent for HSBC Bank USA National Association as Trustee for Structured Adjustable Rate Mortgage Loan Trust Mortgage Pass-Through Certificates, Series 2005-21 cshed@grosspolowy.com, ecfnofices@grosspolowy.com
Denise E. Carlon	on behalf of Creditor HSBC Bank USA National Association as Trustee for Structured Adjustable Rate Mortgage Loan Trust Mortgage Pass-Through Certificates, Series 2005-21 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Richard Persaud ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
TOTAL: 5	